

UNITED STATES BANKRUPTCY COURT  
Southern District of Ohio

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/6/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Patricia Lorraine Conklin  
aka Patricia L Conklin Alvarez, aka Patricia Alvarez  
84 Winding Trails Ct  
Fairfield, OH 45014

Case Number: 1:15-bk-11803	Case Assigned To: Burton Perlman	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-4074
Attorney for Debtor(s) (name and address): Dean Snyder 5127 Pleasant Fairfield, Oh 45014 Telephone number: (513) 868-1500	Bankruptcy Trustee (name and address): Norman L Slutsky 9403 Kenwood Rd., Suite D100 Cincinnati, OH 45242 Telephone number: 513-793-5560	

**Meeting of Creditors**

Date: **June 10, 2015**

Time: **10:30 AM**

Location: **Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202**

**No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**  
*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/10/15**

**Deadline to Object to Exemptions:**  
Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 221 East Fourth Street, Suite 800 Cincinnati, OH 45202-4133 Telephone number: (513)684-2572	For the Court: Clerk of the Bankruptcy Court: Kenneth Jordan
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: 5/7/15

**EXPLANATIONS**

**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Abandonment</b>	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the trustee.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<p><b>If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <a href="http://EBN.uscourts.gov">EBN.uscourts.gov</a></b></p>	
<p><b>Refer to Other Side for Important Deadlines and Notices</b></p>	

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Southern District of OhioIn re:  
Patricia Lorraine Conklin  
DebtorCase No. 15-11803-bp  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0648-1

User: pagem  
Form ID: a7fminaPage 1 of 2  
Total Noticed: 39

Date Rcvd: May 07, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2015.

db +Patricia Lorraine Conklin, 84 Winding Trails Ct, Fairfield, OH 45014-5062  
 17596173 +AHCSES, 801 E Jefferson Street, MD 4100, Phoenix, AZ 85034-2246  
 17596176 +Bluff of Wildwood Homeowners Association, c/o Amy S Ferguson, 10655 Springfiled Pike, Cincinnati, OH 45215-1120  
 17596181 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 17596183 +Chris Boerger DDS, 2842 Mack Road, Fairfield, OH 45014-5130  
 17596185 Compass Point Partners in Wellness, 1251 Nilles Rd Suite 5, Fairfield, OH 45014-7205  
 17596188 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 17596190 +Indian Creek Family Health, 10 N Locust St Suite D, Oxford, OH 45056-1182  
 17596191 +Integrity Solution Svc, 20 Corporate Hills Dr, Saint Charles, MO 63301-3749  
 17596193 +Kia Motors Finance Co, 10550 Talbert Ave, Fountain Valley, CA 92708-6031  
 17596194 +Leslie S Davila, 84 Winding Trails Ct, Fairfield, OH 45014-5062  
 17596195 McCullough Hyde Memorial Hospital, PO BOX 713227, Cincinnati, OH 45271-3227  
 17596196 +Mercy, 4600 McAuley Place 5th Floor, Cincinnati, OH 45242-4765  
 17596197 +Mercy Emergency Phys, Po Box 634065, Cincinnati, OH 45263-4065  
 17596200 +ODJFS/Child Support, 50 W Town Street, 5th Floor, Columbus, OH 43215-4173  
 17596201 +Pacific Union Financia, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071  
 17596202 Page Utility, 19 Poplar St, Page, AZ 86040  
 17596203 +Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
 17596205 Serenity Behavioral Science, 7760 West VOA Park Drive Suite H, West Chester, OH 45069  
 17596207 +University Of Phoenix, 4615 E Elwood St Fl 3, Phoenix, AZ 85040-1908  
 17596208 +Valley Collection Serv, Po Box 520, Glendale, AZ 85311-0520

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dsnydnerpleadingsonly@gmail.com May 07 2015 18:51:07 Dean Snyder,  
       5127 Pleasant, Fairfield, Oh 45014  
 tr +EDI: QNLSLUTSKY.COM May 07 2015 18:43:00 Norman L Slutsky, 9403 Kenwood Rd.,  
       Suite D100, Cincinnati, OH 45242-6860  
 ust +E-mail/Text: ustpregion09.ci.ecf@usdoj.gov May 07 2015 18:51:33 Asst US Trustee (Cin),  
       Office of the US Trustee, 36 East Seventh Street, Suite 2050, Cincinnati, OH 45202-4457  
 17596174 +EDI: BANKAMER2.COM May 07 2015 18:43:00 Bank of America, 100 North Tryon Street,  
       Charlotte, NC 28255-0001  
 17596175 EDI: BANKAMER.COM May 07 2015 18:43:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,  
       Newark, DE 19713  
 17596177 +EDI: STFC.COM May 07 2015 18:43:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
       4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 17596178 +EDI: CAPITALONE.COM May 07 2015 18:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
       Salt Lake City, UT 84130-0285  
 17596179 +EDI: CAPONEAUTO.COM May 07 2015 18:43:00 Capital One Auto Finance, 3905 N Dallas Pkwy,  
       Plano, TX 75093-7892  
 17596179 +E-mail/Text: coafinternalbkteam@capitaloneauto.com May 07 2015 18:52:33  
       Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892  
 17596180 +E-mail/Text: opsqa\_usbankruptcy@cashnetusa.com May 07 2015 18:51:11 Cashnetusa.com,  
       200 West Jackson Suite 1400, Chicago, IL 60606-6929  
 17596182 +EDI: CHASE.COM May 07 2015 18:43:00 Chase Card, 201 N. Walnut St//Del-1027,  
       Wilmington, DE 19801-2920  
 17596184 E-mail/Text: BANKRUPTCY@CINBELL.COM May 07 2015 18:51:29 Cincinnati Bell, PO BOX 748003,  
       Cincinnati, OH 45274-8003  
 17596186 EDI: ESSL.COM May 07 2015 18:43:00 Dish Network, PO BOX 94063, Palatine, IL 60094-4063  
 17596187 +E-mail/Text: bknotice@erccollections.com May 07 2015 18:51:51 Enhanced Recovery Corp,  
       Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 17596189 +E-mail/Text: bknotices@financesysteminc.com May 07 2015 18:52:20 Finance Systems Of Ric,  
       5703 National Rd E, Richmond, IN 47374-2619  
 17596192 +E-mail/Text: BKRMailOps@weltman.com May 07 2015 18:51:52 Jill Keck, 525 Vine Street,  
       Suite 800, Cincinnati, OH 45202-3122  
 17596198 +EDI: MID8.COM May 07 2015 18:43:00 Midland Funding, 8875 Aero Dr Ste 200,  
       San Diego, CA 92123-2255  
 17596204 +E-mail/Text: bankruptcy@risecredit.com May 07 2015 18:52:17 Rise, 4150 International,  
       Fort Worth, TX 76109-4892  
 17596206 EDI: AGFINANCE.COM May 07 2015 18:43:00 Springleaf Financial Services,  
       1720 S Erie Hwy Suite c, Hamilton, OH 45011-4107

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

17596199\* +Midland Funding LLC, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0648-1

User: pagem  
Form ID: a7fmina

Page 2 of 2  
Total Noticed: 39

Date Rcvd: May 07, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 09, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2015 at the address(es) listed below:

Asst US Trustee (Cin) [ustpregion09.ci.ecf@usdoj.gov](mailto:ustpregion09.ci.ecf@usdoj.gov)  
Dean Snyder on behalf of Debtor Patricia Lorraine Conklin [dsnyderpleadingsonly@gmail.com](mailto:dsnyderpleadingsonly@gmail.com),  
[bankruptcyquestions@gmail.com](mailto:bankruptcyquestions@gmail.com)  
Norman L Slutsky [nslutsky@fuse.net](mailto:nslutsky@fuse.net), [nslutsky@ecf.epiqsystems.com](mailto:nslutsky@ecf.epiqsystems.com)

TOTAL: 3